

Docket No.: 320529195US4
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Kathleen Tyson-Quah

Application No.: 10/814,800

Confirmation No.: 4936

Filed: March 31, 2004

Art Unit: 3691

For: REDUCING RISK IN A PAYMENT-BASED
TRANSACTION BY RETURNING
PAYMENT AUTHORIZING INSTRUCTIONS
TO A PAYMENT QUEUE FOR LATER RE-
EVALUATION

Examiner: Frantzy Poinvil

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MS Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

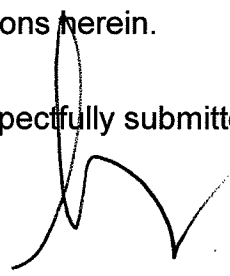
Sir:

In the Notice of Allowability mailed March 24, 2010, the Examiner allowed claims 57, 58, and 60-91. Applicant acknowledges Examiner's statements of Reasons for Allowance of the above-referenced patent application and agrees that the claimed subject matter is patentable. However, Applicant takes no position regarding the Reasons for Allowance presented by the Examiner other than the positions Applicant may have previously taken during prosecution. Therefore, the Examiner's Reasons for Allowance should not be attributed to Applicant as an indication of the basis for Applicant's belief that the claims are patentable. Furthermore, Applicant respectfully asserts that there may also be additional reasons for patentability of the claimed subject

matter not explicitly stated in this record and Applicant does not waive its rights to such arguments by not further addressing such reasons herein.

Dated: June 24, 2010

Respectfully submitted,



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